



First National Bank
ALASKA MEMBER FDIC

**OPENING
DISCLOSURE STATEMENT
TO CONSUMER
CREDIT CARD
CUSTOMERS**



T10-26 (REV. 11-2014)

We Believe in Alaska

Account Opening Disclosure Statement

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases

13.9%

APR for Balance Transfers

13.9%

APR for Cash Advances and Convenience Checks

13.9%

How to Avoid Paying Interest on Purchases

Your due date is at least **25** days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>

FEES

Annual Fee

None

Transaction Fees

- Balance Transfer
- Cash Advance and Convenience Checks
- Foreign Transaction

Either **\$5.00** or **3%** of the amount of each transfer, whichever is greater (no maximum fee).

Either **\$5.00** or **3%** of the amount of each cash advance, whichever is greater (no maximum fee).

3% on each transaction in U.S. dollars.

Penalty Fees

- Late Payment
- Returned Payment

up to **\$30.00**

up to **\$25.00**

Other Fees

- Research Fee
- Expedited Card Issuance Fee

There is a **\$20.00** per hour fee for research at your request, (minimum 30 minutes) and **\$2.00** for each copy of statement. There is a **\$3.00** fee for each copy of a sales slip you request.

If, at your request, we furnish you with a new **expedited** card, you will be assessed a fee for expedited service in the amount of **\$35.00**.

How We Calculate Your Balance—We use a method called "Average Daily Balance" (including new purchases). See your **Important Notice to Consumer Credit Card Customers** for more details.

Billing Rights—Information on your rights to dispute transactions and how to exercise those rights is provided in your **Important Notice to Consumer Credit Card Customers**.

The above information was accurate as of the date printed and is subject to change after that date. For changes since print date;

Write: **First National Bank Alaska
e-Payment Solutions, P.O. Box 101925
Anchorage, Alaska 99510-1925**

or call: **1-907-777-4519** Anchorage/Eagle River or
1-800-856-4FNB (4362) in other communities